



Spring 2019

**Med Park Credit Union**  
1200 S. Columbia Road  
PO Box 6002  
Grand Forks, North Dakota  
58206-6002

**Office Hours**

Monday - Friday  
8:30 a.m. - 4:30 p.m.  
Phone: (701) 780-5733  
Toll free: (866) 780-6728  
Fax: (701) 780-1044  
[www.medparkcu.com](http://www.medparkcu.com)

**Board of Directors**

Linda Butler, President  
Kelly Grassel, Vice President  
Darla Gunderson, Secretary  
Diane Dewald  
Joe Gemmill  
Paul Edman  
Kelly Hagen

**Credit Committee**

Jenni Senti  
Lynne Hoverson  
Becky Robertson

**Supervisory Committee**

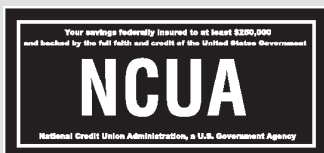
Penny Ciekliniski  
Deb Nelson  
Nikki Dornheim

**Staff**

Cheryl Malm - CEO  
Cindy Grohs  
Sandy Anderson  
Kenzie Vodden

**Holiday Closings**

Memorial Day  
Monday, May 27



Federally insured by NCUA

## Annual Meeting



Thursday, April 25, 2019  
5:30 p.m.  
EGF Eagles Club

Save the Date!

*Bring the whole family for supper and fun! We'll have lots of prizes for children and adults, including cash prizes for Bingo!*

**\$7 per ticket**

(Please purchase your tickets by Friday, April 19th at the credit union. Tickets are not sold at the door.)

## Tax Loan Special

As low as **6.50% APR**

**and 1-year payback**

Available through April 30, 2019

**Stop in and apply!**



Get a MPCU  
**VISA**  
credit card today  
at the low rate of  
**8.9% APR!**



**4.75%<sup>\*APR</sup>**

Good in May, June and July

## Thought of the Day:

Treat employees like they make a difference and they will!

~Unknown

*Being told you are appreciated is one of the simplest yet most incredible things you can ever hear.*

“

Train your mind to see the good in everything. Positivity is a choice. The happiness of your life depends on the qualities of your thoughts.

## Rates

New Auto	as low as 3.00% APR
Used Auto	as low as 3.25% APR
New Recreational	as low as 4.00% APR
Used Recreational	as low as 4.25% APR
HELOC	5.25% APR
Visa	8.90% APR
Line of Credit	as low as 12.00% APR
Savings	0.05% APY
Checking	0.05% APY
6 month CD	0.30% APY
12 month CD	0.45% APY



## Six Ways to Use Your Tax Refund

If you're expecting a tax refund this year, now is the best time to start planning how you'll use that extra money. The best uses are to pare down debt and bulk up your savings. For instance, you can:

**1. Open an emergency fund or add to your existing one.** Aim to save enough to cover three to six months of expenses for those unexpected emergencies, like your car breaks down, your refrigerator dies, or you lose your job. Put your tax refund into a savings account opened specifically for these emergencies.

**2. Fund your IRA.** You can make up to a \$6,000 contribution (\$7,000 if you're 50 or older) to a Roth or a traditional individual retirement account (IRA) for tax year 2019.

**3. Open a 529 plan.** If you save for your child's college education in a 529 plan, you may get a tax deduction for your efforts. Visit SavingforCollege at <https://www.savingforcollege.com/intro-to-529s/what-is-a-529-plan> to find out more.

**4. Take a class to improve your career prospects.** If you think you lack certain skills to get ahead in your career, use the refund to purchase classes to learn those skills. You may be able to deduct those expenses from your taxes using the Lifetime Learning Credit.

**5. Pay off debt.** Use your refund to pay off any high-interest-rate credit card debt you may have. Try to pay off the debt in full so you can stop getting interest charges added to your balance every month.

**6. Start a Holiday Club account.** This account lets you save for holiday spending year-round so you don't have to rely on credit cards in December. If your employer offers direct deposit, make saving even easier by having a set amount automatically deposited to this account.

### WE DO MORE THAN JUST AUTO LOANS.

No matter how you want to travel, we can help you with financing.



## Shopping for an Auto Loan?

Whether you want to purchase or refinance your current auto loan from another institution and lower your monthly payments - stop in to Med Park Credit Union today!

Check out our great rates for new or used auto, as well as new or used recreational loans! Get pre-approved and then go shopping.



Check out our website at [www.medparkcu.com](http://www.medparkcu.com)